

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION



Docket No.: 384.7879USU
Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CREDIT LIMIT RECOMMENDATION

the specification of which

(check one) is attached hereto.

was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on _____ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>	<u>Priority Claimed</u>
<u>(Number)</u>	<u>(Country)</u> <u>(Day/Mon/Year Filed)</u> <input type="checkbox"/> Yes <input type="checkbox"/> No
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We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

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(Application Serial No.)	(Filing Date)	(Status - patent, pend., abandon.)
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We hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

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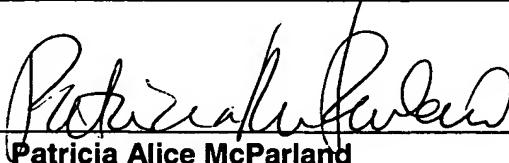
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NAMES	REGISTRATION NUMBERS
Paul D. Greeley Charles N.J. Ruggiero	31,019 28,468
SEND CORRESPONDENCE TO: Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682	DIRECT TELEPHONE CALLS TO: Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

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FULL NAME OF INVENTOR	LAST NAME MCPARLAND	FIRST NAME PATRICIA	MIDDLE NAME ALICE
RESIDENCE & CITIZENSHIP	CITY MORRISTOWN	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 71 WETMORE AVENUE	CITY & STATE MORRISTOWN, NEW JERSEY	ZIP CODE 07960

Inventor's signature



Patricia Alice McParland

Date 2/12/04, 2004

FULL NAME OF INVENTOR	LAST NAME GASTAUER	FIRST NAME KEITH	MIDDLE NAME EDWARD
RESIDENCE & CITIZENSHIP	CITY HOBOKEN	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 1226 PARK AVENUE, UNIT 2	CITY & STATE HOBOKEN, NEW JERSEY	ZIP CODE 07030

Inventor's signature _____ Date _____, 2004
Keith Edward Gastauer

FULL NAME OF INVENTOR	LAST NAME PARRY	FIRST NAME JAMES	MIDDLE NAME EVANS
RESIDENCE & CITIZENSHIP	CITY EASTON	STATE OR COUNTRY PENNSYLVANIA	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 1319 CAMELOT DRIVE	CITY & STATE EASTON, PENNSYLVANIA	ZIP CODE 18045

Inventor's signature _____ Date _____, 2004
James Evans Parry

FULL NAME OF INVENTOR	LAST NAME KARAHALIOS	FIRST NAME BRENDA	MIDDLE NAME ANN
RESIDENCE & CITIZENSHIP	CITY ASBURY	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 190 MOUNTAIN VIEW ROAD WEST	CITY & STATE ASBURY, NEW JERSEY	ZIP CODE 08802

Inventor's signature _____ Date _____, 2004
Brenda Ann Karahalios

FULL NAME OF INVENTOR	LAST NAME BRILL	FIRST NAME JEFFERY	MIDDLE NAME F.
RESIDENCE & CITIZENSHIP	CITY SCHNECKSVILLE	STATE OR COUNTRY NEW JERSEY	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 5316 DEBRA DRIVE	CITY & STATE SCHNECKSVILLE, NEW JERSEY	ZIP CODE 18078

Inventor's signature _____ Date _____, 2004
Jeffery F. Brill

FULL NAME OF INVENTOR	LAST NAME SHETH	FIRST NAME ALPA	MIDDLE NAME MADHUKAR
RESIDENCE & CITIZENSHIP	CITY BROOKLYN	STATE OR COUNTRY NEW YORK	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 425 EAST 8TH STREET	CITY & STATE BROOKLYN, NEW YORK	ZIP CODE 11218

Inventor's signature _____ Date _____, 2004
Alpa Madhukar Sheth



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Inventor's signature _____ Date _____, 2004
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Inventor's signature *Keith E. Gastauer* Date Feb. 2, 2004
Keith Edward Gastauer

FULL NAME OF INVENTOR	LAST NAME PARRY	FIRST NAME JAMES	MIDDLE NAME EVANS
RESIDENCE & CITIZENSHIP	CITY EASTON	STATE OR COUNTRY PENNSYLVANIA	CITIZENSHIP USA
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Inventor's signature _____ Date _____, 2004
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Brenda Ann Karahalios

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Inventor's signature _____ Date _____, 2004
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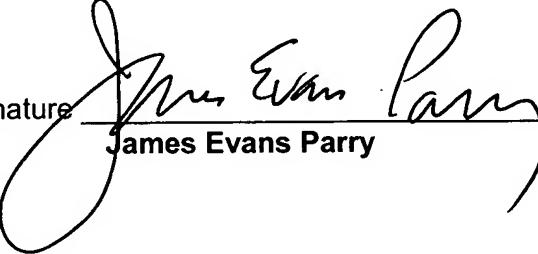
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Inventor's signature _____ Date _____, 2004
Patricia Alice McParland

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POST OFFICE ADDRESS	P.O. ADDRESS 1226 PARK AVENUE, UNIT 2	CITY & STATE HOBOKEN, NEW JERSEY	ZIP CODE 07030

Inventor's signature _____ Date _____, 2004
Keith Edward Gastauer

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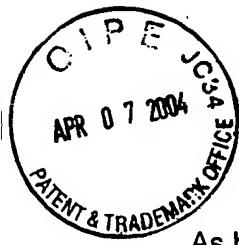
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POST OFFICE ADDRESS	P.O. ADDRESS 5316 DEBRA DRIVE	CITY & STATE SCHNECKSVILLE, NEW JERSEY	ZIP CODE 18078

Inventor's signature Jeffery F. Brill Date _____, 2004

FULL NAME OF INVENTOR	LAST NAME SHETH	FIRST NAME ALPA	MIDDLE NAME MADHUKAR
RESIDENCE & CITIZENSHIP	CITY BROOKLYN	STATE OR COUNTRY NEW YORK	CITIZENSHIP USA
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Inventor's signature Alpa Madhukar Sheth Date _____, 2004



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Inventor's signature Keith Edward Gastauer Date January 30, 2004
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Inventor's signature James Evans Parry Date January 30, 2004
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Inventor's signature Brenda Ann Karahalios Date January 30, 2004
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We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing Date)	(Status - patent, pend., abandon.)
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(Application Serial No.)	(Filing Date)	(Status - patent, pend., abandon.)
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We hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)	(Status - patent, pend., abandon.)
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(Application Serial No.)	(Filing Date)	(Status - patent, pend., abandon.)
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POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

NAMES		REGISTRATION NUMBERS
Paul D. Greeley Charles N.J. Ruggiero		31,019 28,468
SEND CORRESPONDENCE TO:		DIRECT TELEPHONE CALLS TO:
Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682		Paul D. Greeley, Esq. Telephone: (203) 327-4500 Telefax: (203) 327-6401

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF INVENTOR	LAST NAME MCPARLAND	FIRST NAME PATRICIA	MIDDLE NAME ALICE
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Inventor's signature _____ Date _____, 2004
Patricia Alice McParland

FULL NAME OF INVENTOR	LAST NAME GASTAUER	FIRST NAME KEITH	MIDDLE NAME EDWARD
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Inventor's signature _____ Date _____, 2004
Keith Edward Gastauer

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Inventor's signature _____ Date _____, 2004
Brenda Ann Karahalios

FULL NAME OF INVENTOR	LAST NAME BRILL	FIRST NAME JEFFERY	MIDDLE NAME F.
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Inventor's signature Jeffery F. Brill Date Jan 30, 2004
Jeffery F. Brill

FULL NAME OF INVENTOR	LAST NAME SHETH	FIRST NAME ALPA	MIDDLE NAME MADHUKAR
RESIDENCE & CITIZENSHIP	CITY BROOKLYN	STATE OR COUNTRY NEW YORK	CITIZENSHIP USA
POST OFFICE ADDRESS	P.O. ADDRESS 425 EAST 8TH STREET	CITY & STATE BROOKLYN, NEW YORK	ZIP CODE 11218

Inventor's signature _____ Date _____, 2004
Alpa Madhukar Sheth

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION



Docket No.: 384.7879USU
Customer No.: 27623

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our respective names.

We believe we are the original, and first joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CREDIT LIMIT RECOMMENDATION

the specification of which

(check one) is attached hereto.

was filed on December 15, 2003 as Application Serial No. 10/736,126 and was amended on _____ (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to us to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119(a) – (d) or (f), or Section 365(b) of any foreign application(s) for patent or inventor's or plant breeder's rights certificate(s) or Section 365(a) of any PCT International Application which designated at least one country other than the United States listed below and have also identified below, by checking the box, any foreign application(s) for patent or inventor's certificate(s) or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>	<u>Priority Claimed</u>
<u>(Number)</u>	<u>(Country)</u> <u>(Day/Mon/Year Filed)</u> <input type="checkbox"/> Yes <input type="checkbox"/> No
<u>(Number)</u>	<u>(Country)</u> <u>(Day/Mon/Year Filed)</u> <input type="checkbox"/> Yes <input type="checkbox"/> No
<u>(Number)</u>	<u>(Country)</u> <u>(Day/Mon/Year Filed)</u> <input type="checkbox"/> Yes <input type="checkbox"/> No

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Keith Edward Gastauer

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Inventor's signature _____ Date _____, 2004
James Evans Parry

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Inventor's signature _____ Date _____, 2004
Brenda Ann Karahalios

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Inventor's signature Jeffery F. Brill Date 2/19, 2004

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Inventor's signature Alpa Sheth Date 2/19, 2004
Alpa Madhukar Sheth